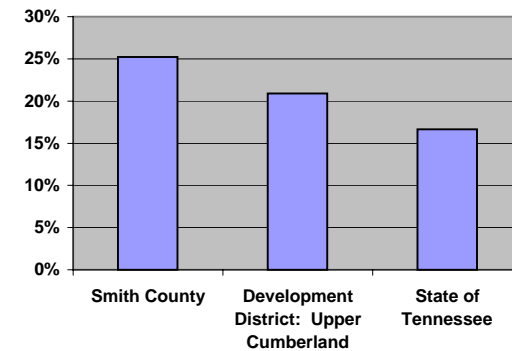


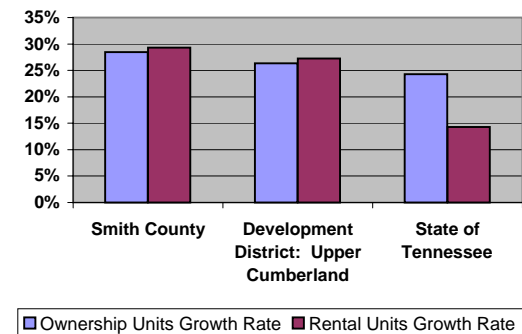
Population and Housing Market Profiles: Smith County

	Smith County	Development District: Upper Cumberland	State of Tennessee
POPULATION			
<i>Census 2000 Population</i>	17,712	304,998	5,689,283
<i>1990-2000 Population Growth Rate</i>	25.2%	20.9%	16.7%
MINORITY POPULATION			
African American population			
<i>Census 2000</i>	486	4,251	953,349
<i>1990-2000 Growth Rate</i>	5.9%	21.9%	22.5%
Asian & Pacific Islander population			
<i>Census 2000</i>	53	1,628	73,505
<i>1990-2000 Growth Rate</i>	307.7%	118.5%	130.9%
Hispanic population			
<i>Census 2000</i>	200	6,416	123,838
<i>1990-2000 Growth Rate</i>	316.7%	455.0%	278.2%
HOUSING UNITS & VACANCY			
Ownership Units			
<i>Census 2000</i>	5,413	93,047	1,561,363
<i>Ownership Units Growth Rate</i>	28.5%	26.4%	24.3%
<i>Owner Market Vacancy rates</i>	2	1.1 to 3	2.0
Rental Units			
<i>Census 2000</i>	1,465	29,431	671,542
<i>Rental Units Growth Rate</i>	29.3%	27.3%	14.3%
<i>Renter Market Vacancy rates</i>	7	5 to 12.5	8.8
AGE OF HOUSING STOCK			
<i>Percent of units built before 1960</i>	29.1%	20.3%	25.4%
<i>Percent of units built after 1990</i>	29.0%	27.8%	23.5%

1990-2000 Population Growth Rate



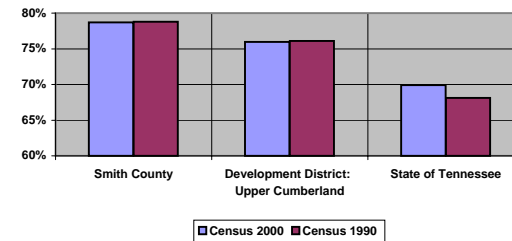
HOUSING UNITS GROWTH RATE



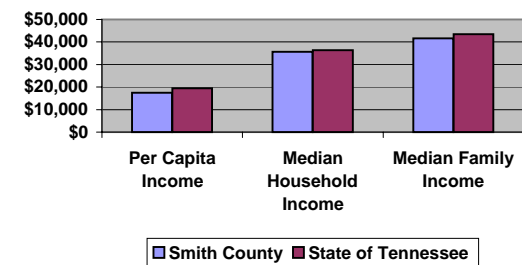
Population and Housing Market Profiles: Smith County

	Smith County	Development District: Upper Cumberland	State of Tennessee
HOME OWNERSHIP RATES			
<i>Census 2000</i>	78.7%	76.0%	69.9%
<i>Census 1990</i>	78.8%	76.1%	68.1%
MINORITY HOMEOWNERSHIP RATES			
African American			
<i>Census 2000</i>	64.9%	57.9%	50.5%
<i>Census 1990</i>	68.6%	63.0%	47.3%
Asian & Pacific Islander			
<i>Census 2000</i>	28.6%	43.1%	50.3%
<i>Census 1990</i>	100.0%	33.2%	45.1%
Hispanic			
<i>Census 2000</i>	49.0%	33.5%	35.8%
<i>Census 1990</i>	81.8%	52.9%	48.6%
1999 Income (2000 Census)			
<i>Per Capita Income</i>	\$17,473	\$12,999 to \$17,497	\$19,393
<i>Median Household Income</i>	\$35,625	\$23,238 to \$35,625	\$36,360
<i>Median Family Income</i>	\$41,645	\$28,856 to \$41,645	\$43,517
Income Growth during the 1990s			
<i>Per Capita Income</i>	60%	N/A	58%
<i>Median Household Income</i>	53%	N/A	47%
<i>Median Family Income</i>	52%	N/A	47%
Poverty Status in 2000			
<i>Persons below Poverty Level</i>	2,141	47,840	746,789
<i>Families below Poverty Level</i>	527	10,519	160,717
<i>% of Persons below Poverty Level</i>	12.2%	16.0%	13.5%

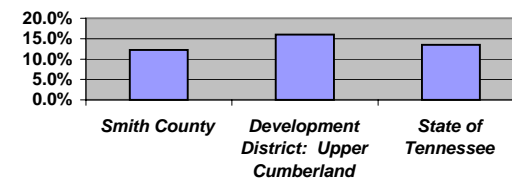
Homeownership Rates: 1990 & 2000



Income Statistics (2000 Census)



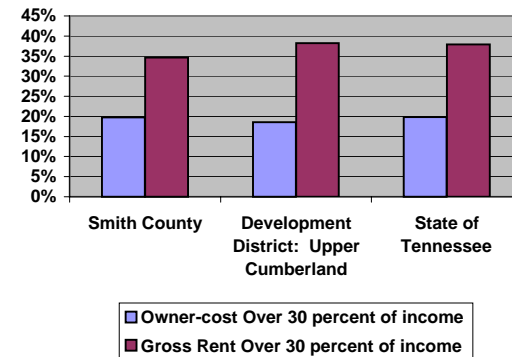
% of Persons below Poverty Level



Population and Housing Market Profiles: Smith County

	Smith County	Development District: Upper Cumberland	State of Tennessee
Home Values & Owner Cost Burden			
<i>2000 median home value</i>	\$87,100	\$55,800 to \$92,600	\$93,000
<i>1990-00 increase in home value</i>	94.0%	N/A	60.3%
<i>Owner-cost Over 30 percent of income</i>	19.7%	18.6%	19.9%
<i>Owner-cost Over 37 percent of income</i>	14.1%	13.8%	14.5%
Gross Rent & Rent Burden			
<i>2000 median Gross Rent</i>	\$401	\$241 to \$441	\$505
<i>1990-00 increase in Gross Rent</i>	55.4%	N/A	41.5%
<i>Gross Rent Over 30 percent of income</i>	34.7%	38.2%	37.9%
<i>Gross Rent Over 37 percent of income</i>	26.8%	31.2%	30.2%
Units with Other Housing Problems			
<i>Lacking complete plumbing facilities</i>	66	1,114	14,340
<i>Lacking complete kitchen facilities</i>	54	966	13,324
<i>Over crowding (over 1 person per room)</i>	142	2,567	61,191
House Heating Fuel Used in 2000			
<i>Electricity</i>	43.5%	46.9%	52.1%
<i>Utility Gas</i>	33.6%	31.7%	36.0%
<i>Bottled or LP Gas</i>	15.4%	13.1%	7.2%
Recent Movers (2000 Census)			
<i>Moved into the unit in 1999 or later</i>	17.3%	18.7%	20.7%
<i>Moved into the unit in 1995 or later</i>	46.4%	46.5%	49.6%
<i>Moved into the unit in 1990 or later</i>	65.7%	63.3%	65.7%
Mobile Home Units (2000 Census)			
	1,502	26,363	268,876

Housing Cost Burden in 2000



House Heating Fuel Used

